

Trainee chef admits he stabbed policeman after robbing sweetshop of £7

A trainee chef, who stabbed and nearly killed a policeman while stealing £7 from a London sweetshop, was sentenced to a year in prison by the Central Criminal Court yesterday.

Police Constable George Hammond, aged 48, needed 250 pints of blood in transfusions and four operations.

The court was told that Christopher Ogletton, aged 17, of Lacey Road, Dulwich, south London, took a 12in bunslicer's knife he had obtained from the Southwark Employers' Training Group and went on January 2 this year to the sweetshop in Lordship Lane, east Dulwich.

Mr Julian Bevan, for the prosecution, said: "Plainly realizing a robbery was taking place, he (PC Hammond) went up behind the defendant. In the struggle that followed, the officer was stabbed in the stomach, and stamped to the ground."

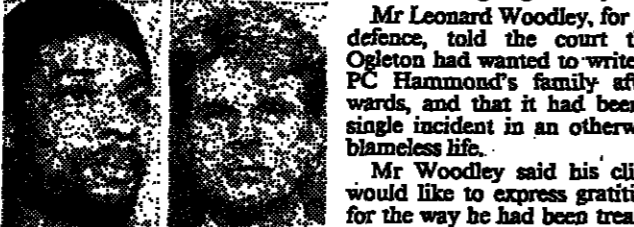
PC Hammond is still in King's College Hospital and needs continual nursing. He is progressing satisfactorily, but is not expected to leave hospital for some time.

The knife wound caused him to lose both kidneys, and he will need dialysis for the rest of his life, Mr Bevan said.

Ogletton admitted yesterday wounding PC Hammond and robbing.

"He held the police after his arrest. I am sorry it happened. I wish the clock could be turned back, but it is too late for that."

Mr Bevan said that Ogletton went into a shop near by which was empty apart from the owner, Mr Kantil Patel. "He



Christopher Ogletton (left) and PC Hammond

Stansted residents compensation plan

The Government may offer compensation to people adversely affected by the Stansted airport development, Mr Michael Spicer, Under Secretary of State at the Department of Transport, indicated yesterday.

He said: "The possibilities we are considering include provisions for compensation for proven loss of value to property resulting from the operation of airports and the right of all airport authorities to be able to acquire by agreement with the owners those properties which are seriously affected by noise."

Mr Spicer was commenting on the recent White Paper which outlines growth at Stansted from 500,000 to 15 million passengers a year.

He said the Government was also considering whether owners of noise-affected properties should be able to require an airport authority to purchase them.

He added that airports should become more acceptable through sensible and imaginative planning.

Mr Spicer said that while approving growth at Stansted, the Government was also in favour of regional airport development. But he added that of the 1,500 licences available to fly from regional airports, only 100 had been taken up by airlines.

British women in world trial of abortion pill

A small group of British women have volunteered to support the embryo, which is the subject of a trial in Edinburgh which may lead to the pill being made generally available.

About 400 women around the world are taking part in trials of the pill, the RU486. They include a group of about twenty who are being recruited by a research team at Edinburgh University.

The drug is being given to women who are no more than eight weeks pregnant and who have asked for a legal abortion. It works by blocking the action of the hormone progesterone, which the womb needs to support the embryo.

Results of the trial in Edinburgh should be known in about a year. However, Professor David Baird, who is leading the trial, said: "We are a long way from women inducing abortion themselves."

The team is working towards finding a safe and effective use of the pill, but extensive tests internationally will be necessary for several years before it can be marketed. Apart from safety aspects, there are serious ethical, legal and moral issues involved in the use of an abortion pill.

Lawyers' clerk stole cheque to pay debts

A barristers' clerk who took £2,767 from his employers in Temple Chambers, central London, by forging and theft was sentenced to nine months' jail, suspended for two years, at Knightsbridge Crown Court.

Michael Garnett, aged 41, of Allard Way, Brookbourne, Hertfordshire, admitted the offence. His counsel, Mr John Mathew, QC, said Garnett earned £23,000 a year. He took and forged barristers' cheques after running into severe financial difficulties.

Garnett had now lost his successful career



Jon Douglas unveiling his bronze sculpture, "Mona Lisa", before its display at the Arts Club, Dover Street, west London, from Monday. The 3cwt bronze was transferred from Barclays Bank, Crickwood, yesterday (Photograph: John Voos).

A bitter pill for the chemists

The Government faces the threat of a mass refusal by chemists to observe terms of a new contract which the Department of Health and Social Security has drawn up for dispensing National Health Service medicines.

In addition, the Company Chemists' Association, representing multiples such as Underwood and Boots, has consulted lawyers about suing the department to prevent the contract being introduced.

Mr Joey Martin, of the Pharmacists' Action Committee, a group representing about 260 chemists' shops throughout Britain, said yesterday: "Who till now had ever heard of a militant chemist?"

Snow brings rush of rail complaints

Bad weather caused a sharp increase in passenger complaints to British Rail in the first three months of this year, from about one in 11,000 journeys to one in 7,000.

Snow in January was one of the main causes, jamming points and causing late arrivals, cancellations, and overcrowding, British Rail said.

Catering cars were immobilized by freezing water pipes, so more catering services were withdrawn.

But public opinion surveys showed that more than half of the people interviewed thought that rail staff were very helpful.

Punctuality also improved, with about 80 per cent of Inter-City trains arriving on or within five minutes of time in March and 92 per cent of other trains, 4.8 per cent of trains were cancelled, compared with 1.7 per cent the previous March.

Edinburgh loses court battle over rates grant

Edinburgh District Council yesterday lost a challenge in the Court of Session to the limit set by the Government for its rates subsidy on housing. The council had allocated £8.5 million but the Secretary of State for Scotland, Mr George Younger, set a £2,800,000 ceiling.

In March, the council asked Lord James to set aside Mr Younger's order, but the judge held that the council had failed to show that the order was illegal. Yesterday Lord Wheatley, the Lord Justice Clerk, rejected the appeal against that decision.

Lord Wheatley said the council's main submission - that Mr Younger's order was illegal because he had made a blanket order covering its 51 housing authorities instead of a separate one for each - did not hold. The Housing Act gave him the power to impose a limit and did not specify any form that this should take.

At the Court of Session yesterday, Stirling District Council was given seven days to lodge answers to the Lord Advocate's petition to the court, seeking an order for the council to cut its rates by 3p in the pound.

Why garden centres are a growth industry

The entry of Sainsbury's Homebase and Woolworth's B&Q into the market, at least 80 per cent of garden centres are independently owned.

The industry is so diverse that most statistics are only approximations, Mr Davies added. But most trade sources agree that the truly explosive growth area is in plant sales.

House plants alone account for sales of £150 million, 13 per cent of which is thought to have been covered by Marks and Spencer, in a market that may total £800 million this year. Last year an industrial survey quoted forecasts of 2850 million in 1986.

Mr Donald Proffitt, chairman-elect of the British branch of the International Garden Centres Association and manager of Grosvenor Garden Leisure, which is owned by the Duke of Westminster on 14 acres in Cheshire, has been doing a roaring trade not only in house plants but also in heathers, dwarf conifers, rhododendrons, azaleas and other shrubs that might contribute to a "trouble-free" garden.

He detects an increasing interest in conservatory extensions, which he effect bring part of the garden into the living room.

Key Note - Publications, whose forecasts are threatening to come true a year earlier than predicted, considered that "increasing interest in gardening, stimulated by the Liverpool International Garden Festival and by two consecutive long hot summers" might lead many people to redesign their gardens.

Shop killer stalked West End with knife

A United States Army veteran stalked the West End of London prepared to exterminate anyone who crossed his path, the Central Criminal Court was told yesterday.

John Woode, aged 36, a former driver in South Korea, whose family home is in St Albans, Hertfordshire, stabbed to death the assistant manager of Church's shoe shop in New Bond Street, Mr Allan Green, said for the prosecution.

Dr Richard Gooch, a Home Office psychiatrist, said Woode suffered from paranoid schizophrenia and delusions that he was being hunted and persecuted by US government agencies.

In January, armed with a razor-sharp dagger, Woode tried to change a £74 pair of shoes. He suddenly drew the knife and plunged it into Mr Steven Hindley's neck.

Mr Hindley died within seconds. Woode was arrested at a bus stop in Piccadilly.

Mr Hindley, aged 22, of Sherborne Avenue, Wigton, Leicestershire, who commuted 200 miles a day was due to be married this month.

Mr Justice French said Woode, who served in the Army from 1969 to 1972, could have killed anyone, any time, anywhere.

Woode, wearing combat jacket and camouflage trousers and flanked by six prison officers, was ordered to be detained under maximum security at Broadmoor Hospital. He admitted manslaughter on the ground of diminished responsibility. A not guilty plea to murder was accepted.

Colt judgment reserved

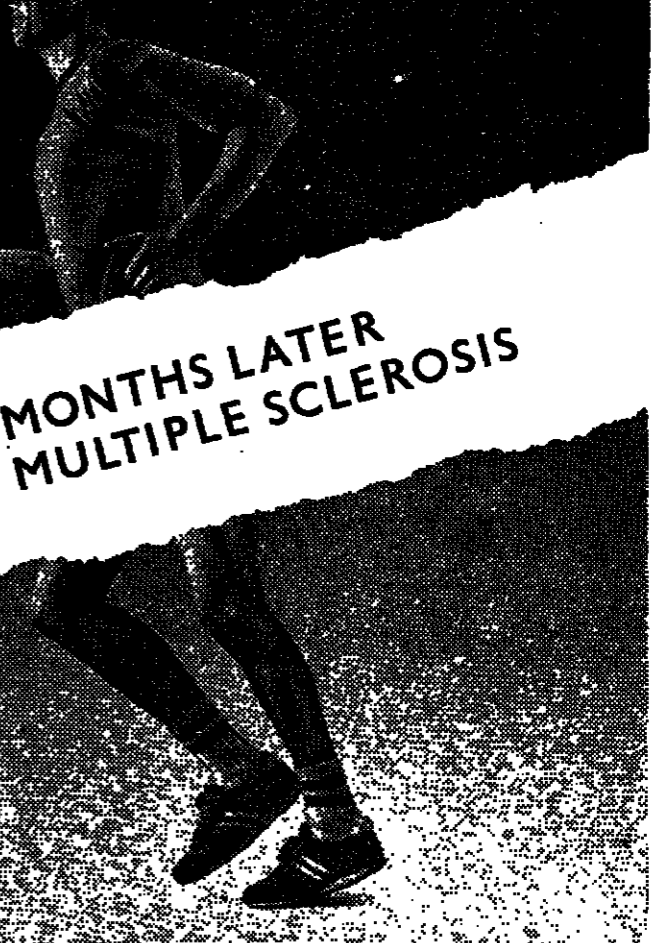
Judgment was reserved yesterday in the High Court action in which Britain's largest bloodstock auctioneers, Tattersalls, are being sued for 230,000 guineas for the alleged negligent handling of the sale of a racehorse.

Mr Justice Hirst, on the twelfth day of an action over the sale of the bay colt Sulafaah at a Tattersalls yearling sale in September 1983, said he would give judgment next Wednesday.

Sulafaah was allegedly knocked down for 430,000 guineas at the sale to Mr James Flood, a professional gambler from Northern Ireland. But he denied making the bid and refused to sign the sales slip.

The original owners of the colt, Lietchenstein-based Alchemy International Ltd, is seeking the difference between the alleged 430,000 guinea bid and the 200,000 guinea Sulafaah fetched at a sale two days later.

Tattersalls and Mr Flood who are defending the claim for damages, deny negligence.



Multiple sclerosis is a disease without mercy. Often tearing apart the lives of people who were living them to the full. Whilst a few show no outward sign of handicap, the less fortunate may suffer all the misery of impaired vision, incontinence, paralysis. And as there are no mental effects, its sufferers are fully aware of their condition. And its impact on their families. As yet, no one knows why multiple sclerosis attacks the central nervous system: Until the cause is identified, a cure remains out of reach. However, research funded by The Multiple Sclerosis Society is fast bringing that day closer. We also need funds to help care for many of the 50,000 already afflicted. Please give as much as you can.

To: The Multiple Sclerosis Society, FREEPOST, 286 Munster Road, London SW6 6BR. Telephone 01-381 4022. Giro Bank Number 5149355. Please delete as applicable. I enclose a donation to The Multiple Sclerosis Society (donations received on request). Please send me the Society's leaflet on making bequests or bequests/Please debit my Access/Bardcard the sum of £..... Card Number..... Cardholder's signature..... Name..... Address.....



Cabinet to keep Star Chamber on spending
By Our Political Reporter
The Star Chamber of the House of Commons...
Metal Box axes over 1,000 jobs
Birmingham's Games plan
Private sector U Lister project
Bodies found
Legion victims
Local elections

THE ARTS

Television Crowded images

Street credibility is a crucial consideration in popular culture...

Celia Brayfield

Radio Deadly delicacy

Susan Hill's short plays Autumn and Winter (Radio 3)...

David Wade

Interview

There is no more sought-after theatre ticket in London than for the RSC's Richard III with Antony Sher in the title role.

King with a different future

Interview by Sheridan Morley. Drama critics ought, like racing tipsters...

turned me down but begged me never to try them again...

From tyrant to transsexual: Antony Sher

Molière and Richard III gave him three of the major successes of his stage career.

Dance Unredeemed gloom



Anne Courtney and Tim Clarke in Songs from the North

Unfortunately the two works intended to bring light relief...

John Percival

Concerts Deafening silence and faded grandeur

Morton Feldman Almeida Theatre. Vigeland's own 1984 percussion-and-tape piece...

RPO/Previn Festival Hall. It remains debatable how much of a symphonist Previn really became...

Richard Morrison. London debuts. The Soviet-born cellist Alfia Nakipkeva...

James Methuen-Campbell. These. Not only are the technical limitations in his playing...

Sea Finland advertisement with logo and text.

LONDON ORIGINAL PRINT FAIR advertisement.

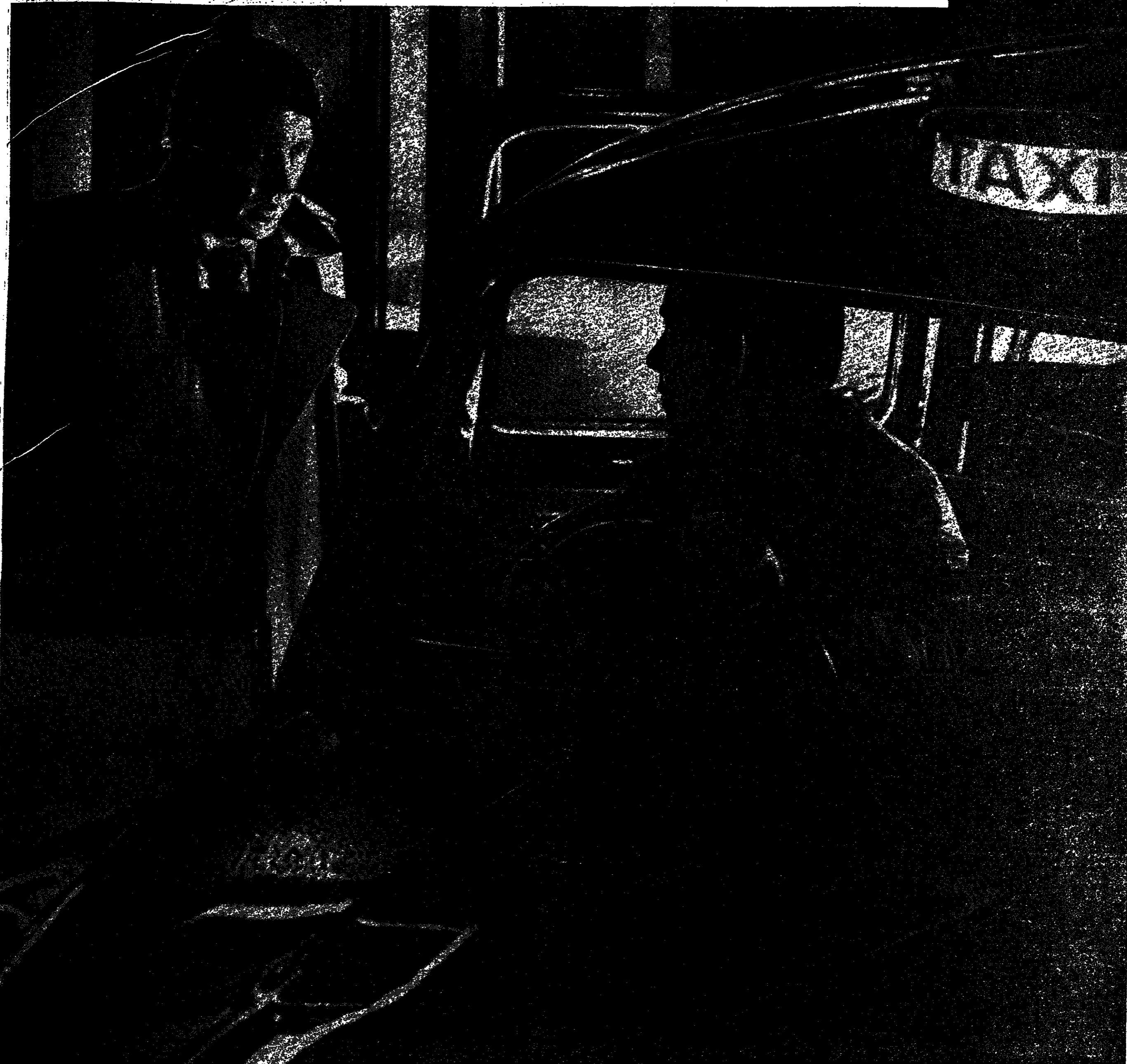
LONDON FESTIVAL BALLET advertisement with logo and program details.

RED NOSES RSC advertisement for Peter Barnes' production.

Theatre Come into my play cupboard advertisement for The Beloved Bush.

ALMEIDA FESTIVAL advertisement with logo and dates.

This man has £500 of his company's money he needn't have.



Introduce The American Express Corporate Card System.

He's had a cash advance for his business trip. Like everybody else who travels for his company.

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*Source: Business Travel and Entertainment Expenses in British Business (1985).



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grandeur

Noel Goddard

Sea Fink

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SPORTING DIARY

Simon Barnes

Tarzan goes to Bucharest

The Romanian Olympic Committee has written to the International Olympic Committee about Tarzan...

Lloyds' list

There are two questions that baffled most observers about publication of the new book on tennis's golden couple...

Deep strike

The first European championship of underwater hockey takes place today...

Swansong

Gabriel Bernal, who challenges the Thai boxer Sot Chitalada in Bangkok today...

Bat and bolt

The match between Middlesex and Leicestershire at Lord's this week was marked by tiny crowds and devastatingly hostile bowling...

Counted out

Julian Robins writes to me in bafflement after playing Trivial Pursuits. The answer he received to the question: 'How many ways of getting out are there in cricket?' was 'Ten'...

Smith's last run

The Gryhound Derby, to be run at Wimbledon tonight, could be the last hope for the extraordinary Gannet Smith...

BARRY FANTONI



Of course I'm doing something about my overdraft I'm seeing my accountant

'It was the summer men walked over the moon...' In the twilight a lonely New York teenager and his mother's middle-aged Jamaican companion grow closer...

Alone with Clara

Clara began to write long letters to Jamaica about the same time David's mother began going to lectures in Manhattan...

She soon returned to writing, her dark thoughts gushing into a torrent of further scribbling. David moved closer and closer until he could see her lips forming the words she wrote...

It was the summer David made the swim team, the summer men walked over the moon. He often wondered if the moist swollen wheat his mother fried in the black skillet...

She waited for David at the front door and ushered him upstairs to her bedroom, which she normally liked hot and humid, but which, that afternoon, she had kept air-conditioned so he'd be comfortable...

Imagine a Sea of Tranquility. Clara's echo voices on the television. 'To bad no such place can be found close to Rye...'

Clara's words of dreaming made David feel insignificant. Men were preparing to walk in space and here he was sitting beneath an old ironing board...

And yet, despite what Clara said, that important afternoon the world did seem to change. David figured that with his mother being in New York and his father on the way to Asia...



Then we should go there, he said glumly. Clara smiled. 'I was just remembering when I was into school and used to sit what they called 'back bench'...

David watched as a thought slowly occurred to Clara. 'Perhaps I should sent to Titchfield School in Port Antonio for cat-o-nine'...

David waited a few moments outside Clara's door. Bursting into giggles, he rushed in unannounced. She was just pulling on a faded blue nightgown with tiny red hearts...

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Richard North Keeping up with the Drabbies

Have you noticed the emergence of a new orthodoxy and of a new priesthood to guard it? Both are thriving in London's newest wine bar...

The Drabbies are big-spenders, professionals in their late twenties or thirties. Teachers, social workers and others in the caring and propagandizing professions...

They do not have the glamour of decadence, or the charm of faded gentility, or the quaintness of hippy disorder. Despondency is their creed...

A she-Drabbie may be pretty, but her Drabbiness will be compounded by an obsolete feminism which doubly encourages her to disguise the benison showered on her by nature...

Drabbies stick together. Overhear their conversation: it is littered with denunciations of 'the cuts' and of various sorts of abuse, especially sexual and racial...

They hate Mrs Thatcher's assault on the public sector, but have themselves been left wholly unscathed by it...

insecure to support Drabbiness. Unemployed people sometimes affect to be Drab, but they cannot stand the financial pace.

The Drabbies are downwardly mobile in everything but income and the company they keep. They especially shun the manual workers and are embarrassed by the 'working class'...

Drabbies readily shin up the capitalist housing ladder and have been a powerful gentrifying force in this borough...

Indeed, Drabbies are the most privileged class this society has ever produced. They have never soiled their hands with commerce or labour...

Many of the Drab women, forced to the dedicated fencelessness of their men, eschew between celibacy and promiscuity...

Though the Drabbies are the modern aristocrats, they have neither the arrogance to be exuberantly selfish or creative with wealth...

In short, we have contrived to create, in the Drabbie, a creature who has not noticed that the first duty of the fortunate is pleasure...

Philip Howard

Not every story tells a picture

In the beginning was the word. Quite when that was is uncertain. But something like two million years ago, give or take a few hundred thousand, man-like creatures...

Then suddenly he heard a sound like God belching and the earth delivered him back up to de top. Him land in de sea an nearly drowned, but was able to survive...

Telling the story seemed to have a calming effect on Clara. As soon as she finished speaking, she settled back on her bed and shut her eyes...

Her closet door was ajar and inside it David could see the red vinyl suitcase where he knew she kept all her personal letters...

Words are words and pictures are pictures, and never the twain shall meet. Art is the second hardest human activity to express in words...

This dichotomy between words and images explains why so much writing about art is pseud, and either waffle or meaningless emotional grunting...

There was very little attempt to write about art in the ancient world, which is why we know more about the sculptures, which have survived...

art is a vast industry. Sometimes, in newspapers like The Times, in our best colleges and schools, in good catalogues from good galleries...

Somehow, the picture seems to be a vast industry. Sometimes, in newspapers like The Times, in our best colleges and schools...

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Vertical text on the right edge of the page, possibly from another page or a sidebar.

COURT AND SOCIAL

COURT CIRCULAR

WINDSOR CASTLE The Queen, with The Duke of Edinburgh, honoured... The Queen and The Duke of Edinburgh gave a Dinner Party...

Marriages Mr M. D. Herbert-Marriott and Miss S. C. Griffith. The marriage took place on June 8 at All Saints Episcopal Church...

Imperial Society of Knights Bachelor Princess Anne will attend the annual dedication service of the Imperial Society of Knights Bachelor in the Priory Church of St Bartholomew-the-Great...

Latest wills Lady Goddard, widow of Sir Clifford Goddard, Riston-on-Dove, Shropshire, left an estate valued at £2,101,356 net...

Belmont Abbey School The following academic awards have been made as a result of scholarship examinations for 1985...

Luncheon The Government Mr Richard Leese, Minister of State for Foreign and Commonwealth Affairs, was host yesterday at a luncheon given at Carlton Gardens...

Service Luncheon The Royal Ulster Rifles The Royal Ulster Rifles Officers' Club held its annual luncheon yesterday at the Institute of Directors...

Receptions SSAFA Prince Michael of Kent, President Soldiers' Sailors' and Airmen's Families Association, and Airmen's Families Association...

Service Reception The Royal Hampshire Regiment The Lord Lieutenant of Hampshire, Lieutenant-Colonel Sir James Scott, Bt, was present at a reception held by the Royal Hampshire Regiment yesterday...

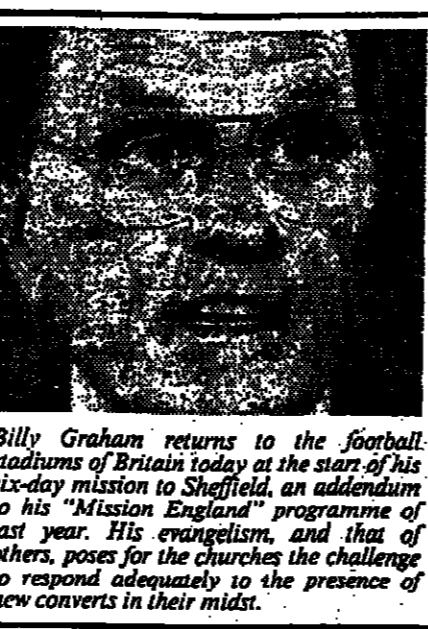
Dinners Association of International Savings Banks in London Sir Christopher Leaver was the guest of honour at a dinner of the Association of International Savings Banks in London held last night...

Meeting Royal College of Radiologists At the annual meeting of the Royal College of Radiologists held yesterday at the Royal Albert Hall, a lecture was delivered by Professor J. A. Kirkpatrick...

Services tomorrow: Third Sunday after Trinity ST PAUL'S CATHEDRAL: HC 9.15, 11.00, 1.30, 3.15, 6.30, 8.15, 10.00, 11.30...

Derek Williams Seeking life after conversion

Mission is on the agenda. Cardinal Basil Hume in February urged the church to work for the re-conversion of Europe. The Anglican General Synod in November called for a report on 'the reconciliation of penitents'...

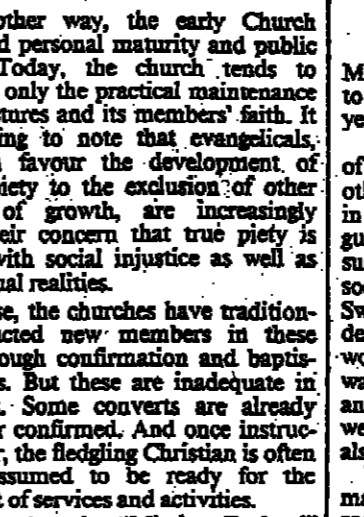


Billy Graham returns to the football stadiums of Britain today at the start of his six-day mission to Sheffield...

Conversion used to be easy to define. It was one of two comparatively rare phenomena. It was either the progress of a church member from one communion to another (usually from Canterbury to Rome)...

Put another way, the early Church emphasised personal maturity and public mission. Today, the church tends to emphasize only the practical maintenance of its structures and its members' faith.

OBITUARY MR TAGE ERLANDER Architect of Swedish post-war policies



Mr Tage Erlander, Prime Minister of Sweden from 1946 to 1969, died in Stockholm yesterday at the age of 84. During this unbroken period of office, longer than that of any other European Prime Minister in the post-war era...

Price reserves too high, says Christie's

Christie's sale of nineteenth-century pictures yesterday proved pretty unconvincing, with 47 per cent left unsold in cash terms, including 80 per cent of the valuable watercolours...

Yesterday, with Koekoek, Everman and Schellhout all finding buyers, Edward Lear prices ran far beyond expectations after the popular exhibition of his work at the Royal Academy...

Memorial service

A memorial service for Mrs Betty Radice was held at the University Church of Christ the King, Goswell Square on Thursday...

Mrs L. de L. Radice A memorial service for Mrs Betty Radice was held at the University Church of Christ the King, Goswell Square on Thursday...

Lessons were read by Mr Philip Howard, literary editor of The Times, and Mrs Mary More, Rector of St. Luke's College, Oxford...

Sale room

Christie's sale of nineteenth-century pictures yesterday proved pretty unconvincing, with 47 per cent left unsold in cash terms...

Church news

The Rev. Canon W. Graham, Bishop of London, will be in the diocese of London from June 22 to 28...

Science report

A five-year programme of basic research which is about to begin on the immune system in sheep is likely to help scientists investigating the cause of AIDS...

MR XUAN THUY

Mr Xuan Thuy, who died in Hanoi on June 18 at the age of 73, was Foreign Minister of North Vietnam from 1963 to 1965...

MRS BEATRICE GROSVENOR

JRC writes: In the 1930s there were few more constantly seen and generally popular girls at every smart London dance...

ASCO W.C. Serious Rock... Relax in a... SHAPED AIR PILL... Pick up Cat... SELF-ADJUSTING UNIVERSAL AMPLIFIER FITS EVERY DOMESTIC CLEANER...

TRAVEL

Edited by Shona Crawford Poole



Scenic splendour: Korčula, an idyllic island in a calm lagoon; and (right) Fort Lourenac on the coast near Dubrovnik

Crowd-pleaser of a beauty spot

Derek Darby finds a feast for the eyes and ears

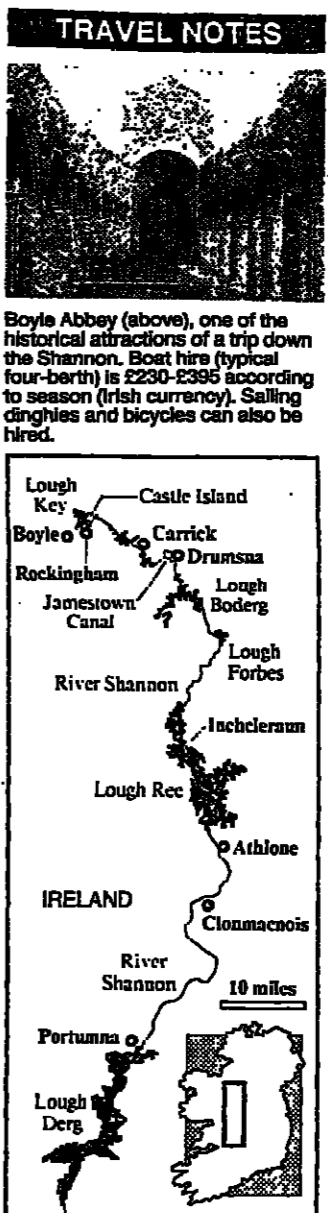
along the rugged coastline of southern Yugoslavia

The worthy supporters of Action on Smoking and Health would not breathe easily in Dubrovnik...

water taxi is breathtaking. Fitzroy Maclean described it in his book Eastern Approaches, as it was in 1941 when he arrived to advise Tito's partisans...

away, white uniforms contrasting with the grey stone in the bright sunlight. Dubrovnik is a city of music. The symphony orchestra plays Mozart in one of the grand buildings...

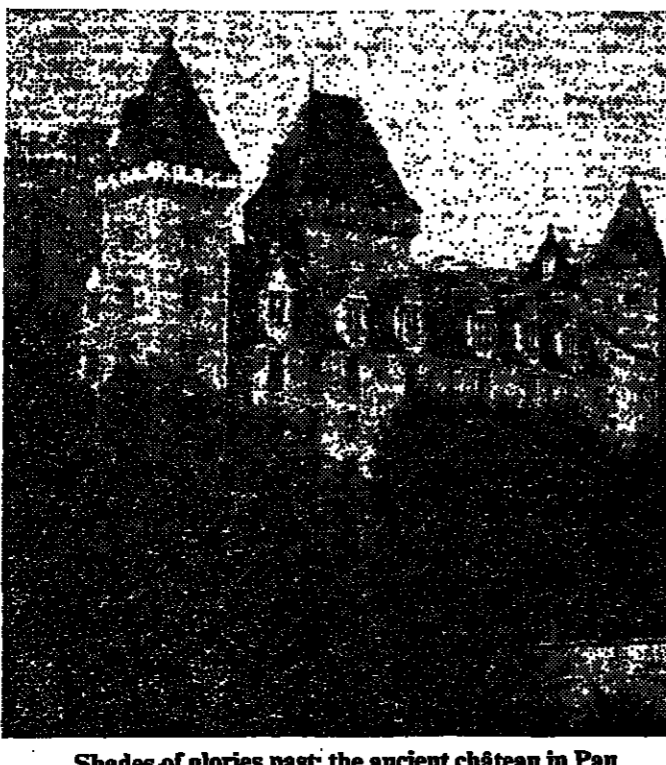
Slow boat down the Shannon



The word of a 14-year-old boy was enough to get me permission to navigate the river Shannon single-handed. The cruiser hires had been understandably nervous...

seize those slightly embarrassing ropes, is now a park with wooded walks, a fishing house, a ruined church, and children dabble their feet in the lough and play among the trees.

A stroll with the ghosts of Pau



Shades of glories past: the ancient chateau in Pau

"He had come to be somewhat in love with poverty and Pau... To give up Cozby Lodge and the foxes, to marry a penniless wife and go and live at Pau on six or seven hundred a year, seemed just now to Major Granley to be a fine thing...

fort. It does rain a bit, and then you can't see the Pyrenées, which is a pity. Someone (Lamarine?) said the best sea view in the world is the Bay of Naples, and the best land view the Pyrenées from the Boul...

Boulevard is the castle, a reminder that Pau was a going concern long before the days of young Queen Victoria. France's Henri IV was born there in 1553...

Geneva Poster - For a free copy of an attractive 55cm x 50cm poster together with our brochure...

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DREAM HOLIDAYS BANGKOK/PATAYA 14 days from £685 PENANG/SINGAPORE 14 days from £665

HOLIDAYS THIS WEEK & NEXT CRETE, 23/6, £159 - CORFU, 23/6, £159 SPETISSE or POROS, 14/6, £139

TICKET VALUE Table with columns for destination and price. Includes routes like Athens, Lisbon, Palma, etc.

VIVA AIR JUNE SUPER DEALS Guaranteed no surcharges. Departing Gatwick Wednesdays Returning Sundays

SAIL TO AUSTRALIA FOR CHRISTMAS FREE Air ticket home as a present - from £1,575.

AUSTRALIA/NZ? KENO BEATS JULY FARE HIKES! SAVE UP TO £150 EA. - BOOK WITH KENO BY 30 JUNE.

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FLIGHTS, FLIGHTS! WE'RE NO. 1 IN CLASS! EXECUTIVE CLASS! TOURIST CLASS!

VILLA ROYALE Still has a few superb villas available in the South of France. All with pools from £2,500 per week.

Nice EVERY THURSDAY & SUNDAY OUR OWN CHARTERS FROM £99 RETURN A.T.O.I. 1861

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VENICE SEPT 21-28 A rare opportunity to visit Venice and the lagoon. Includes gondola ride and museum visits.

TRAILFINDERS Worldwide low cost flights. The best - and we can prove it. 145,000 clients since 1970

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ENTERTAINMENTS

PENPILLIC HOUSE HOTEL YOUR GATEWAY TO CORNWALL RAC & Ashby Courtesy

Quayside Hotel BRUXHAM, S. DEVON AA RAC Egon Royal, independently converted, 18th century fisherman's cottages

KINGS LYNN FESTIVAL 26 July-3 August 1985. The 1985 King's Lynn Festival. 26 July-3 August 1985

ACADEMY OF LONDON conductor Richard Stamp HANDEL 'GIULIO CESARE'

FEIFFER'S AMERICA DONMAR WAREHOUSE AN EVENING OF AMERICAN SONGS WITH

QUET LUXURY We combine the standards of a five star hotel with the peace and privacy of our elegant country houses

MOUNTS BAY HOTEL The Lizard Cornwall. Unrivalled views over the sea and the Lizard. 18th century building

NATIONAL THEATRE South Bank COMPANY. THE MISTY MOUNTAINS OF MARYLAND

ROYAL OPERA HOUSE. THE WALKER. A new production by the Royal Opera House

LEICESTER SQUARE THEATRE. THE WALKER. A new production by the Royal Opera House

HEWITT'S HOTEL LYNTON DEVON. An elegant & friendly situated country house. Quietly situated in Devon

THE MISTY MOUNTAINS OF MARYLAND. A new production by the Royal Opera House

THE WALKER. A new production by the Royal Opera House

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TO GET MORE OF THEM INTO YOURS CALL THE TIMES CLASSIFIED 01-837 3311 01-837 3333

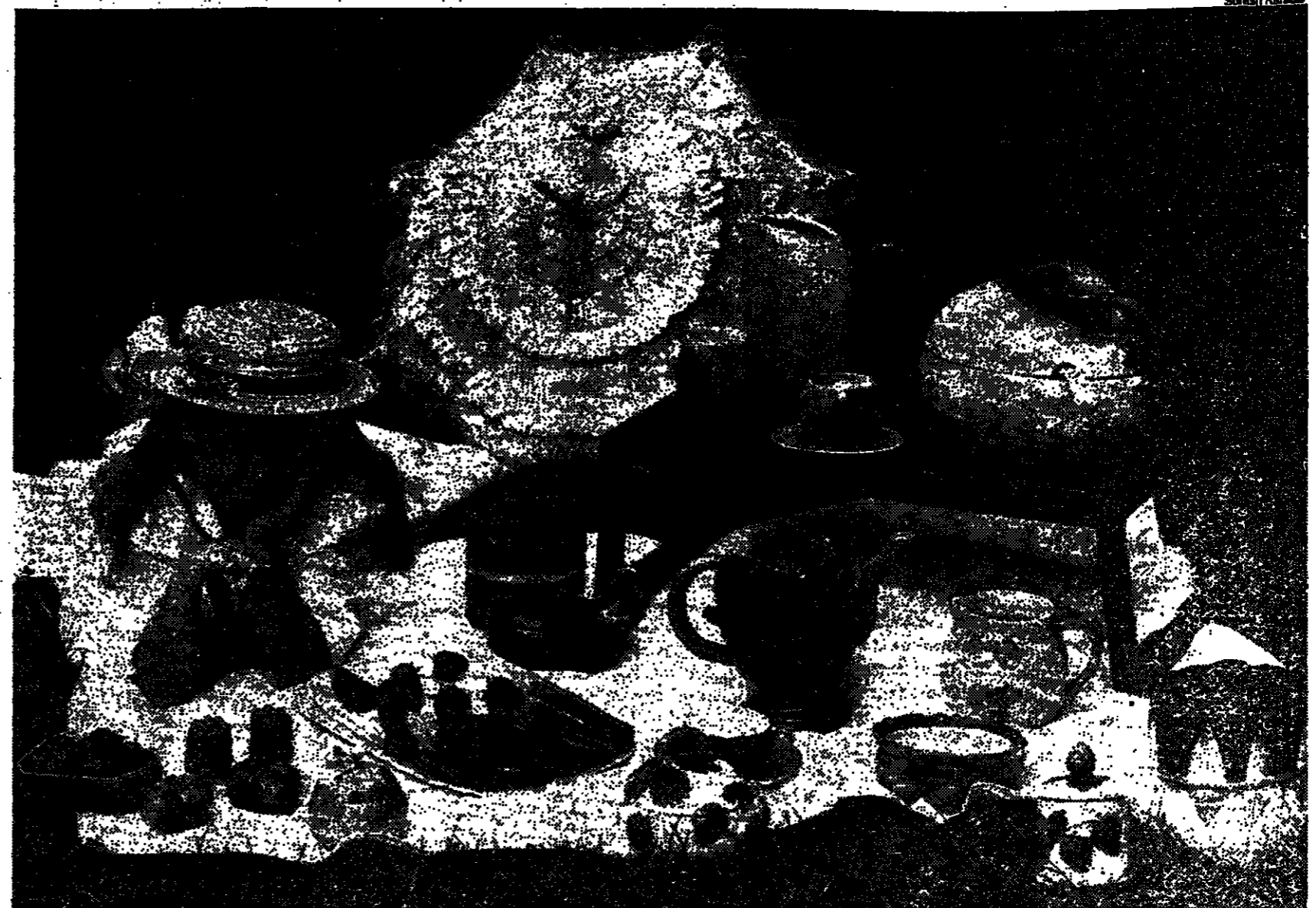
SHOPPING

By Beryl Downing

Entertaining thoughts: a ceramic cornucopia for your garden party, and outdoor lighting to see it through the night

Fruits of summer

The pick of the season's fruit and vegetable crop will be on our tables long before Harvest Festival this year. The largest lemons, corniest cobs and most appetizing asparagus run no risk of over ripening. They are all made of ceramic.



Tasty spread: Lemon jug £10, mug £4.95 and tureen £30 from Harrods, and apple cup and saucer £4.75 from Presents of Sloane Street; all stand on a folding red Guzzini tray £14.95 from Dickins and Jones. Right foreground, 1865 cabbage and snake teapot £850, Harrods. Eight-year-old Victoria wears a dress by Laura Ashley £18.95, and straw hat £3.99 The Hat Shop, 58 Neal Street, London WC2. Victorian parasol hired from Bermans & Nathans, 18 Irving Street, WC2 for £9.20 per week.

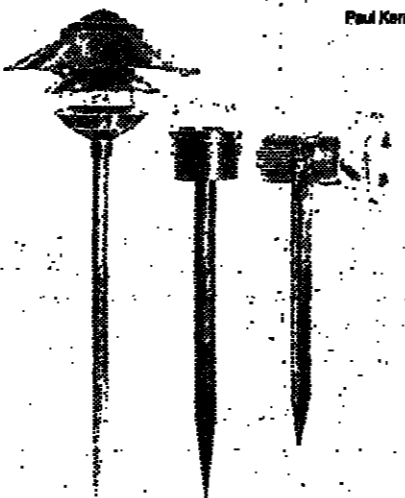
DESIGN FILE

Dramatic changes

The battle for ownership of the Debenhams group is not just a city story. The outcome is going to influence the way we shop ten years hence - and it may also have a considerable effect on the position of women in management.

Now some light touches out of doors

Having set the scene for your garden party, how do you light it? The choice of outdoor lighting fittings in department stores is a disaster - you would think we all lived in converted coaches or bijou barges from the number of fake carriage lamps and bulk head fittings on offer.



Spiky lights: green louvred "Coolie" lantern £31.28; glass torch light £66.70; ground-level Guzzini spot £35.04. All at London Lighting.

patio or barbecue area it is best to think about lighting before the foundations are laid. But even in established gardens it is possible to run waterproof cable along paths and round flower beds bearing in mind that they must be placed just above or about 18in below digging area.

advice is also available on how to use and where to place your garden lights. Simple Guzzini spiked spots without the cowl and grille are also available for £35.04 at the London Lighting Co.

GOOD BUYS Temptations of tradition By modern commercial standards Bletchingley in Sussex is a backwater. Not so long ago it had a group of thriving shops to serve the local community and visitors to the 13th-century castle.

THE PALEST SHERRY EVER. Rioja from CVNE. "Deep garnet colour", "Full, balanced wine, tinged with oak", "Elegant, with long finish...", "Unmistakably CUNE".

DRINK Adelaide's hot property. A small town in northern California is called Petaluma. And so is a winery some 8,000 miles away in South Australia's Adelaide hills.

THE TIMES GOLF BAG. Every golf enthusiast appreciates the importance of a good quality golf bag - this one has been specially selected for Times readers and is available in choice of coated vinyl or leather with The Times logo printed on one side.

ENTERTAINMENTS

BARBICAN HALL
Barbican Centre, Silk Street, EC2Y 8DS
Telephone Bookings: 10am-8pm 7 days a week

OPERA GALA NIGHT
London Concert Orchestra, London Chorus, London Symphony Orchestra

RAYMOND GUBBAY presents
TONIGHT at 8 pm
OPERA GALA NIGHT

MOZART EVENING
Marriage of Figaro Overture, Symphony No. 35 'Haffner' K. 583

CHOIR OF KING'S COLLEGE CAMBRIDGE
SUNDAY 23 JUNE at 8 pm
BACH-FAURE

FROM DUNKIRK TO VICTORY
To commemorate the 40th Anniversary of the end of World War II

THE MAGIC OF D'OYLY CARTE
Gilbert and Sullivan
LONDON CONCERT ORCHESTRA

ELGAR
Cathedral Organists Cello Concerto, Violin Concerto

SUMMER LOVE CLASSICS
LONDON CONCERT ORCHESTRA
TUESDAY 18 JULY at 8 pm

BEETHOVEN EVENING
Cathedral Organists, Violin Concerto in D

SIR YEHUDI MENUHIN violin
LONDON CONCERT ORCHESTRA

THE MAGIC OF VIENNA
Johann Strauss Orchestra

MATSUYAMA BALLET COMPANY TOKYO
with the incomparable
RUDOLF NUREYEV

SWAN LAKE GISELLE
29 July - 8 August 9 - 10 August

London Coliseum St. Martin's Lane, WC2N 4ES
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THE UNIVERSITY OF THE ARTS
MUSICALEY

STARLIGHT EXPRESS
LONDON CONCERT ORCHESTRA

ROYAL SHAKESPEARE COMPANY
BARBICAN THEATRE

CHICHESTER OPERA
CHICHESTER OPERA

TOPOL
in a VIEW FROM THE BRIDGE

42ND STREET
The show has now swept up all the top seats

BEST MUSICAL
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BEST MUSICAL
LONDON CONCERT ORCHESTRA

Maid in the harsh grip of apartheid

TELEVISION

Mira Hanseresh has written and directed an elegant and unmissed documentary about the relationship between white South African women and the black maids they employ.

Their plight is beginning to strike the conscience of a small minority of white South Africans and social activities, as well as opportunities for learning, are being made available to the domestics.

These two excellent and versatile actresses, Jean Anderson and Noel Dyson, star, for the first time together in their long careers, in what is virtually a two-hander, Paris (BBC2, Tues, 9.30-10.30pm).

It is perhaps his fate as a filmic butterfly that his reputation in any one field has never matched his versatility.

A season of seven films directed by Forbes starts today on BBC2. They are all watchable and intelligently made, and show their director to be an excellent craftsman.

Whistle down the Wind (BBC2, today, 8.15-9.50pm) was Forbes's first film as director, and he almost didn't get the job.

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Mistaken identity: Alan Bates confronted by the children in Whistle down the Wind

A picture of innocence

Bryan Forbes is the British cinema's all-rounder. As an actor he seemed to be in every far corner of the screen.

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THE WEEK AHEAD

Picaresque drama of provincials

RADIO

The Monday Play Welcome to the Times (Radio 4, Mon, 8.15-10.15pm), is paced over plotless like a thriller.

The picaresque form - a sort of controlled sprawl - is a test of the director and Robert Cooper treats the town as a character, creating a sense of interlocking lives and systems swelling around the little man Fledge.

It is a brave play, with a feel of some grandeur, often as jagged as a razor, but with urgent words always on the tip of its tongue.

Dr Anthony Clare dusts down the couch for another series of In the Psychiatrist's Chair (Radio 4, tomorrow, 7.30-8.05pm).

The death of Roy Plomley and the resultant uncertainty over the future of Desert Island Discs throws a speculative spotlight on some radio presenters.

In The Shack of Joy (Radio 4, Thurs, 8.10-40pm), the sculptor David Wynn explains and defends his work to Sue McGregor.

ROYAL BALLET: On Mon and Wed the last two performances at Covent Garden before the Royal Ballet moves for a fortnight to the Big Top tent theatre in Battersea Park.

PREVIN FESTIVAL: The Royal Philharmonic Orchestra's new supreme plays host to the Buddy Rich Orchestra (tonight, see page 20).

GLASTONBURY FESTIVAL: GND's annual rock benefit, featuring (today) Aswad, the Style Council, Ian Dury and Working Week and (tomorrow) Echo and the Bunnymen and Billy Brag.

THE LONGEST DAY: Instant passion in varying shades from U2, REM, the Ramones and Billy Bragg.

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Vertical advertisement on the left edge of the page, featuring 'PUMPBO' and 'TONIGHT 8.00PM'.

Bottom edge of the page containing various small advertisements and notices.

THE TIMES Portfolio

From your Portfolio card check your eight share price movements. Add them up to give you your overall total. Check this against the daily dividend figure published on this page. If it matches you have won outright or a share of the total daily prize money stated. If you are a winner follow the claim procedure on the back of your card. You must always have your card available when claiming.

STOCK EXCHANGE PRICES

Market falls again

ACCOUNT DAYS: Dealings Began June 17. Dealings End, June 28. Contango Day, July 1. Settlement Day, July 8. \$ Forward bargains are permitted on two previous days.

THE TIMES Portfolio DAILY DIVIDEND £2,000 Weekly Dividend £20,000 Claims required for +22 points

Table with columns: No., Company, Price, Change, % P/E. Includes sections for INDUSTRIALS L-R, BUILDING AND ROADS, BANKS DISCOUNT HP, and ELECTRICALS.

Weekly Dividend table with columns: MON, TUE, WED, THU, FRI, SAT, SUNDAY. Includes instructions for claiming prizes.

BRITISH FUNDS table with columns: No., Company, Price, Change, % P/E.

SHORTS (Under Five Years) table with columns: No., Company, Price, Change, % P/E.

FIVE TO FIFTEEN YEARS table with columns: No., Company, Price, Change, % P/E.

OVER FIFTEEN YEARS table with columns: No., Company, Price, Change, % P/E.

INDEX-LINKED table with columns: No., Company, Price, Change, % P/E.

BANKS DISCOUNT HP table with columns: No., Company, Price, Change, % P/E.

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FOODS table with columns: No., Company, Price, Change, % P/E.

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CINEMAS AND TV table with columns: No., Company, Price, Change, % P/E.

DRAPERY AND STORES table with columns: No., Company, Price, Change, % P/E.

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INDUSTRIALS A-D table with columns: No., Company, Price, Change, % P/E.

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MOTORS AND AIRCRAFT table with columns: No., Company, Price, Change, % P/E.

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OIL table with columns: No., Company, Price, Change, % P/E.

OVERSEAS TRADERS table with columns: No., Company, Price, Change, % P/E.

PAPER, PRINTING, ADVERT'G table with columns: No., Company, Price, Change, % P/E.

PROPERTY table with columns: No., Company, Price, Change, % P/E.

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SHIPPING table with columns: No., Company, Price, Change, % P/E.

SHOES AND LEATHER table with columns: No., Company, Price, Change, % P/E.

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Vertical advertisement on the right edge of the page, partially cut off, containing text about financial services and a 'FOR...' sign at the top.

FOREIGN EXCHANGES

The pound held firm through-out a day of quiet and thin currency trading...

WALL STREET

New York (AP-DJ) - Share prices remained mostly higher in moderate early trading...

STOCK MARKET

Rights issues syphon off cash and share indexes tumble

By Derek Pain and Pam Spooner

Cash-flow problems for the big City institutions undermined stock market prices again yesterday...

STERLING SPOT AND FORWARD RATES

Table with columns for Market rates, Forward rates, and various currency pairs like New York, Amsterdam, etc.

DOLLAR SPOT RATES

Table with columns for Market rates and various currencies like Japan, Hong Kong, etc.

OTHER STERLING RATES

Table with columns for Market rates and various currencies like Australia, Canada, etc.

MONEY MARKETS AND GOLD

Period rates tended to be firmer yesterday, more so in straight certificates than on Sterling deposits...

The institutions which have underwritten the issues must therefore stand by to take up any slack...

TREASURY BILL TENDER

Table with columns for Applications, Bids, and various Treasury bill types.

LONDON FINANCIAL FUTURES

Table with columns for Open, High, Low, Close, and various futures contracts.

EURO-CURRENCY DEPOSITS

Table with columns for Dollar, Swiss Franc, and various deposit terms.

COMPANY NEWS

Bankers' Investment Trust: Six months to April 30. Second interim 0.5p (0.4p).

GOLD

Table with columns for Market rates and various gold prices.

FINANCIAL TRUSTS

Table with columns for Market rates and various financial trusts.

ECGD

Table with columns for Market rates and various ECGD rates.

COMMODITIES

Table with columns for Market rates and various commodity prices.

APPOINTMENTS

Gartmore Group of Companies: Mr Paul Myers has been made chief executive...

INVESTMENT TRUSTS

Table with columns for Market rates and various investment trusts.

RECENT ISSUES

Table with columns for Market rates and various recent issues.

STOCK MARKET

Once again progress was accompanied by a variety of rumours, ranging from a bid for Allied to a significant acquisition by the group.

Shares of Greenall Whitley, the largest of the regional brewing groups, are overvalued and should be sold...

Traded options business totalled 7,476 contracts yesterday, with British Telecom and the market index option...

COMPANY NEWS

Bankers' Investment Trust: Six months to April 30. Second interim 0.5p (0.4p).

REYNOLDS: As previously indicated, Reynolds intends to resume payment of ordinary dividends...

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TEMPUS

Breathing space for Debenhams board

Defending Debenhams' trading record was never going to be an easy job for the chairman, Mr Robert Thornton...

Baker Perkins

Baker Perkins tried to argue two contrary views yesterday. On one hand it announced nearly doubled profits of £13 million...

RECENT ISSUES

Table with columns for Market rates and various recent issues.

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FAMILY MONEY/2

Two inspectors call



TAX

Is the Inland Revenue harassing the small businessman because he is an easier target than the big battalions? Our feature last week on Mr George Ince, whose 200-year-old umbrella business all but collapsed after he ran into trouble with the Revenue, has struck a chord with Jack Graham, senior partner of the West End accountants Sinclair & Co.

His firm mainly deals with small businesses. "For some time I have felt that the Inland Revenue has a policy of bashing the little man", he said. He invited me to his office to see for myself what actually happens when the tax man calls.

One of Mr Graham's clients is a builder, made redundant about 18 months ago. He decided to set up on his own rather than join the dole queue. Mr Graham prepared his accounts for his first year in business. Turnover was just over £10,000 and profits after expenses about £2,200.

Mr Graham sent the account to the tax office at the end of February, and two weeks later he was asked by the Revenue for details of his client's business records, receipts, invoices, bank statements and so on, plus his private bank and building society accounts.

same line of reasoning that led the taxmen to their investigation of Mr Ince's affairs.

As far as Mr Graham is concerned it is unwarranted. "You don't expect a small chap starting up in business to make much money in the first year. I think the Revenue should have noted the file, but waited for another year before starting closer inquiries. As it is they jumped in with their hotmail boots. Over the past few years I have seen increasing numbers of clients being investigated in this way.

"Inspectors have spent a lot of time and money on inquiries that end up with the clients perhaps having to pay some tiny amount, £50 for instance. I can't see that it is a very cost effective exercise. Take a case like this. The figures are so desperately small. In my view the Revenue has no real grounds for starting an inquiry into this client. It is what I call a fishing expedition."

Mr Graham said his client couldn't possibly afford the

professional fees involved in dealing with the Revenue. Mr Graham wasn't charging for his time. "I think it is so terrible that while government is saying it is trying to help small businesses, people trying to make a go of things get hounded by the taxman."

The inspectors' point of view was that if they were not satisfied with a set of accounts they had been given, they were

may then be worried out of his or her mind."

I asked the tax inspectors whether this was the standard approach. They said it was their policy not to reveal what has sparked off further inquiries. One explained that if the Revenue told the person that it knows he has received interest on such and such a bank account, the taxpayer is going to own up to that, but perhaps not to all the other undeclared bank accounts he has.

I asked one of the taxmen why he thought people were so hostile. He said it was because of parting with money that they thought would be misspent by the government.

"Rubbish," said Mr Graham. "Do people really look at their wages slips each month and automatically think about government spending?"

Perhaps the fundamental reason why people take umbrage is the assumption of guilt - the feeling that they are guilty until proved innocent. There is also the feeling that it is an intrusion into their private lives.

If I had been Mr Graham's client I would feel like being as unco-operative as I could with the Revenue. Had I been his wife and asked to hand over my building society account book I would be furious. Is this really the best we can do in the way of a tax system? *Family Money* is interested in hearing from readers about their own thoughts and experiences.

Maggie Drummond

Intrusion into private lives

duty bound to investigate further. One of them said 80 per cent of the cases they investigate in depth yield some kind of discrepancy.

One of Mr Graham's strongest objections to the way the Revenue works is that inquiries are not specific. "You might get a letter from the taxman which simply says we believe your return is incorrect. The taxman knows why he thinks that, but he doesn't tell the taxpayer, who

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0013

"Right now, you should be investing in companies you may never have heard of."

I know of no better investment today than relatively unknown companies. Which may sound surprising as, over the last two years, it is shares in blue chip companies which have performed spectacularly well.

But this was due to two factors, both of which have now run their course. Firstly, big companies streamlined their operations during the recession and, as a result, became more profitable when business picked up. Secondly, the strong Dollar increased the value of the earnings of British companies in the USA.

However, now that this momentum has slowed, institutional investors are turning their attention to smaller companies with growth prospects. A philosophy I have already been following for some time. My belief is that in the future we will see

a number of relatively unheard of companies growing in profitability, despite the general pedestrian economic trends.

Which is why, for those investors who want real growth on their investments, this type of company provides first class prospects.

In fact, some of these second liners have already outstripped many in the first division by returning above average profits.

And we will continue to pinpoint these companies as effectively as possible. Obviously, to reduce risk, a good deal of research and analysis is required to pave the way. After all, to buy shares when they are out of favour you have to be convinced that your view is correct.

Because of this, when considering investment opportunities for Targets Special Situations Fund, two well tried courses of action are taken.

ASSET VALIATION

Firstly, if we think that a share is radically undervalued compared to the net asset value of the company, let alone the growth potential, we would consider it to be a relatively low risk way of buying

what may well prove to be highly-gearred stock.

Only last year, for example, we bought Associated Newspapers because we discovered that its assets were probably worth more than four times its share price.

Since then, the share price has risen as other investors began to realise the extent of the group's property interests and its stake in a valuable oil company.

DIGGING DEEP

The second type of stock we look for is one where a company's business is diversifying, or even changing - factors which are probably unknown to the majority of private investors.

An example is Lamont Holdings. This company had previously been thought of as a Northern Irish producer of textiles labouring under a fairly dowdy image. But after visiting the company a year ago and digging fairly deeply, we discovered that Lamont was diversifying very profitably into the area of computer technology.

We knew that a re-rating of stock was inevitable, so we bought soon after our visit. In fact, since our investment, the share price has risen substantially and is now tipped by leading market analysts - a year behind us!

BROADER HORIZONS

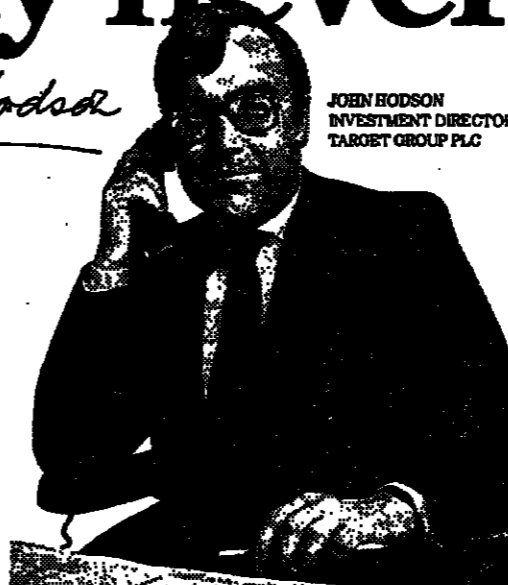
Recently, we have decided to broaden our horizons slightly by looking for opportunities outside the UK. At certain times over the last six months up to 10% of the fund value has been invested in the Far East. And we now have an

FURTHER INFORMATION

Applications and cheques will be acknowledged. Certificates will be sent within 42 days of receipt. You may sell your units at any time at a price which will not be less than that calculated by Department of Trade and Industry regulations. Payment will be made within 10 days of receipt by the Managers of the renounced certificate. Prices of units and yields are quoted daily in the Financial Times.

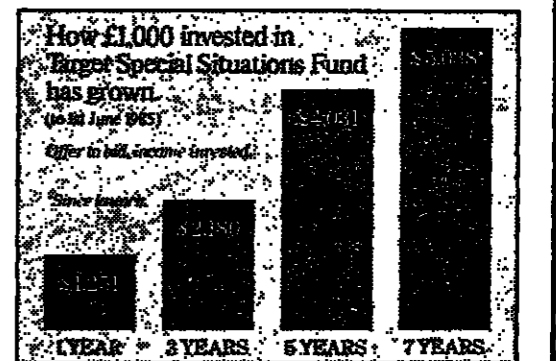
An initial charge of 6% is included in the offer price of units, out of which remuneration is paid to qualified intermediaries. Rates are available on request. An annual charge of 1% plus VAT is deducted from gross income. Income is distributed net of basic rate tax on 31st March and 30th September. On 3rd June 1985, Target Special Situations Fund units were available at an offer price of \$4.2p and the current estimated gross annual yield was 15.5%.

The Trustees of Target Special Situations Fund is Midland Bank PLC. The Trust Deed of Target Special Situations Fund empowers the Managers to write or purchase traded call options or purchase traded put options. Managers: Target Trust Managers Limited (a member of the Unit Trust Association) 7-9 Breams Buildings, London EC4A 3DF. Registered in England, No: 547546 at Target House, Gatershaws Road, Aylesbury, Bucks.



JOHN HODDER INVESTMENT DIRECTOR TARGET GROUP PLC

Of course, we can't pick all the winners all of the time but the wide spread of shares held by the Fund means that we can afford the odd disappointment. Remember, the price of units, and the income from them, may go down as well as up.

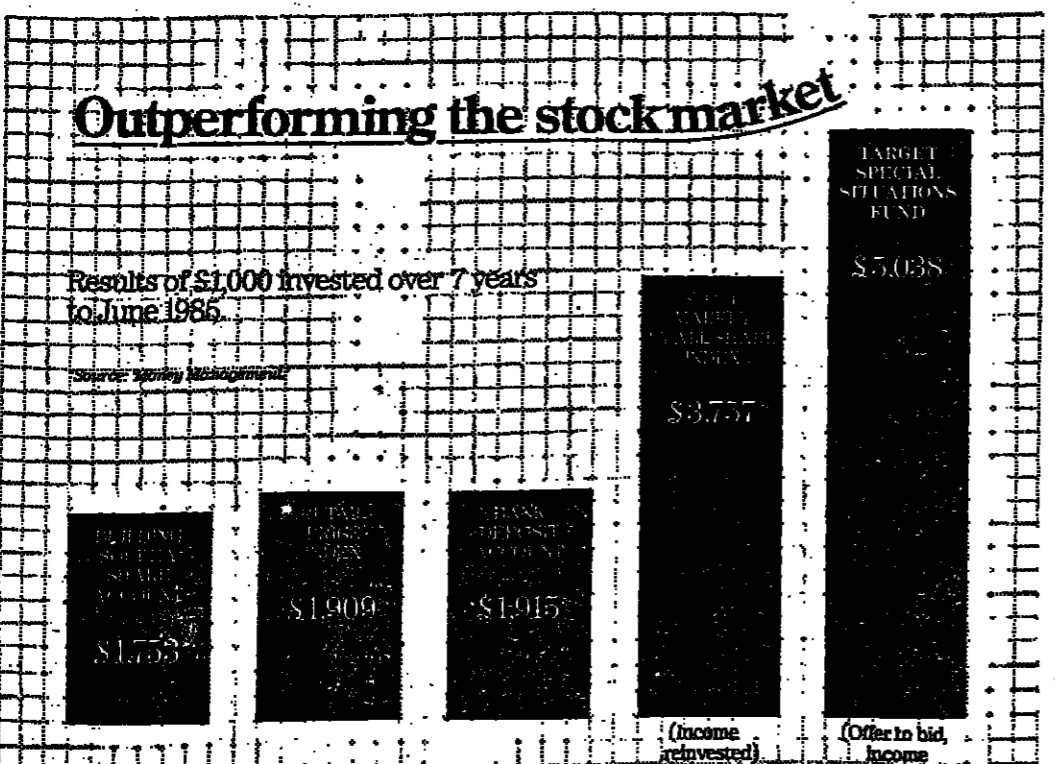


OUTPERFORMING THE STOCK MARKET

Investors in the Target Special Situations Fund have seen the value of their units rise, since launch, by 34% more than the FT All Share Index. In short, by investing in this Fund you will have a portfolio of shares that are ideally placed to take advantage of current stock market conditions.

Which is why, out of the 20 funds that we manage, my recommendation today would undoubtedly be to invest in Targets Special Situations Fund.

If you normally consult a professional adviser, I suggest you contact him without delay. Alternatively, complete and return the coupon below.



TARGET SPECIAL SITUATIONS FUND

Send to: Target Trust Managers Limited, FREEPOST, London EC4B 4EH. Tel: 01-831 8244.

I/We wish to invest £ _____ in Target Special Situations Fund (minimum £500) at the price ruling on receipt of this application.

My professional adviser is: _____

I/We wish to receive details of how to exchange shares for unit trusts. Please tick

Please make your cheque payable to Target Trust Managers Limited.

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TARGET TARGET GROUP PLC UNIT TRUSTS

UNIT TRUSTS LIFE ASSURANCE PENSIONS FINANCIAL MANAGEMENT

FAMILY MONEY/5

Battle opens on loaded insurance for women

Next month a dentist, Jennifer Pinder, goes to court to challenge the insurance company, Friends Provident, over its policy of charging women customers more than men for permanent health insurance. This test case has the backing of the Equal Opportunities Commission. Friends Provident is not alone. Most insurance companies charge women half as much again as men for PHI, which protects earnings in the event of sickness or accident. The Sex Discrimination Act allows insurance companies to do this - provided they can prove there is a good reason for the discrimination. In the case of permanent health insurance the reason is, according to insurers, that women are higher risks as far as sickness at work is concerned. Next month Friends Provident will have to prove that in court. The results will be awaited by the rest of the insurance industry, and by professional women like Miss Pinder, who feel they should have PHI cover but are paying a high price for it. Buying permanent health insurance protects your income if illness or accident prevents you from earning your living. Insurance companies are introducing their own employee schemes, which work out far cheaper than buying an individual policy. But if you are not included in a corporate scheme it may be worth looking at some of the dozens of individual policies on the market. The table details the 15 best value basic permanent health insurance policies, extracted from Planned Savings Magazine's recent survey. These rates refer to men - women should add 50 per cent on to the quoted premium to get the rough costs to cover themselves. But not all insurers charge women this much over the odds. Langham Life, for instance, charges exactly the same premium for women as for men. Insuring earnings of £200 a week to age 60 would cost £9.53 a month for someone aged 30 next birthday - £14.69 for someone aged 40 next birthday - regardless of sex. But Langham Life's premiums tend to be higher than the average. Women can get just as good a deal from Norwich Union - one of the companies that does discriminate on loadings - and men will get a significantly cheaper rate. London Life charge women 25 per cent more than a man. So does the Timbridge Wells Equitable, which would like to do away with loading premiums against women completely - except, it says, the reinsurers won't agree. But when it comes to PHI premiums there are plenty of variables other than sex. For instance, when do you want the policy to start paying? Most companies offer a minimum "deferral period" - how long after disablement you start to be paid - of four weeks. Some will start paying earlier. The amount of the premium obviously depends on this. Many professionals take the view that a combination of employers' generosity and state benefits will take them over a six-month period. You can get deferral periods of up to two years. The premiums rates quoted in the table are for those in Class I occupations - roughly speaking the professional classes. Depending on which insurance company you go to, manual workers could pay higher premiums - and anyone in a high risk business - such as oil rig workers and steepjackers, can expect to pay substantially more. Some insurance companies put journalists into an above-average risk category. Insurers have different views on exactly what a riskier occupation is. Clerical Medical, Provident Mutual, Crusader and Continental Life offer index-linking. Other companies may allow the policyholder to uprate the benefits by a maximum of 20 or 25 per cent every four or five years. Permanent health insurance is primarily aimed at breadwinners - to provide income replacement - but some insurers offer PHI to non-earning housewives. It is a controversial subject - on the one hand the desire to insure whoever looks after the home and children against accident and injury seems perfectly sensible for if someone has to be paid to do the housework it is expensive. On the other hand the problem of actually defining when a housewife is incapable of providing her normal duties puts most insurers off even offering this cover. Even those companies that do offer it, do so on a restricted basis. Norwich Union, for instance, offers cover of up to £50 a week. The annual cost for a housewife of 30 up to age 60 is £37.50 - £48.13 for a 40-year-old. Other companies that offer it are General Accident, up to £30 a week benefit. Commercial Union, up to £4,000 benefit a year, and Langham Life. All are strict over defining when a housewife is disabled. Maggie Drummond



Innocent losers

Mrs Smith (not her real name) narrowly avoided death on the motorway. She was lucky enough to spot a pile-up ahead and stopped in time, but a following driver, Mr O'Donovan (also not her real name) did not react so fast, and ran into the back of Mrs Smith's car, which was so badly damaged it was a write-off. Although both drivers were properly insured Mrs Smith lost her £108 no-claims bonus because Mr O'Donovan's insurers refused to pay for the damage to her car. The incident highlights the way in which innocent drivers can end up the biggest losers after an accident. With a maximum no-claims discount commonly around 60 per cent of the total insurance premium, having one taken away can be painful. Under the terms of Mr O'Donovan's policy his insurers, Eversure, were entitled not to pay. David Ever, of Eversure said that Mr O'Donovan was prosecuted for dangerous driving as a result of the accident, and pleaded guilty, but he did not tell Eversure of this, although the policy requires that the policyholder must inform the insurer of anything connected with the policy. As a result Eversure was not obliged to pay for the damage to Mrs Smith's car. "It is hard on Mrs Smith," said Mr Ever, "but we're in business, and that is how the policy works. We are, however, paying out on Mrs Smith's personal injury claims as we are legally obliged to do." He explained that had Eversure been informed of the prosecution of its client, it would have got Mr O'Donovan to plead not guilty. None of this is much help to Mrs Smith. Though her own insurance company, Royal Insurance, paid out for her car under her policy, she lost her no-claims bonus. Technically, she cannot appeal to the insurance ombudsman, since the ombudsman deals with complaints against an insured person's own insurers, not against someone else's. Virtually her only recourse is to the small claims court where claims involving amounts up to £500 are settled. The idea of the small claims procedure in the county court is that it should be simpler, cheaper and more informal than a fully-fledged court action. Because professional legal representation involving lawyers is not necessary the costs are kept low. But the small claims court may take several months to settle a case, and a claimant may have to put in a considerable amount of time and effort to get the case through. The verdict of one insurance market spokesman on Eversure's decision not to pay out for Mr O'Donovan was: "Lloyd's underwriting syndicates like Eversure tend to be very tough about policy conditions." But there is no guarantee that Mrs Smith would have come out of the situation any better off if Mr O'Donovan's insurer had been one of the big companies. Such a case where there might have been doubt about whose fault the accident really was, would almost certainly have been settled under a "knock-for-knock" agreement between the insurers to pay their own policyholder's claim, avoiding the expensive and time-consuming business of having the matter decided in court. Virtually all the main motor insurers maintain such agreements with their competitors. While the knock-for-knock solution has the merit of settling claims quickly without fuss, policyholders still stand to lose their no-claims discount. The big insurers are adamant that they will stand by a policyholder if he can convince the company that he was not at fault in the accident. "If we are that certain we would take the case to court, and the company would bear the cost," said Roger Prideaux of Royal Insurance. "Equally, we might feel it is not worth going to court. But as long as we thought our policyholder was not to blame, he would keep his no-claims bonus even though we settled with the other person's insurers under a knock-for-knock agreement. But if there was doubt about who was at fault, our policyholder would lose some of his bonus." Under Royal's system, you would fall back two stages in the discount scale. The secret of holding on to your bonus in the event of an accident is to present a convincing case to your own insurance company. A more secure alternative, though, would be to take advantage of bonus protection facilities, which have now become a common feature of car insurance policies. For an extra payment on top of the basic premium you gain the right to make a specified number of claims without losing your bonus. Royal's scheme is typical. The bonus protection costs an additional 10 per cent of the basic premium. It allows you to make up to two claims in any five-year period against your policy without losing your bonus, even if you had caused the accident from which the claim resulted. On an expensive premium an extra 10 per cent can add up to a lot, but in the event of a claim it will almost certainly be cheaper than losing 20 per cent or more of your bonus. Richard Thomson

'If we are certain, we would go to court'

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In the dark with investment trusts. Investment trusts are often a worthwhile investment but their managers rarely supply people with enough information to make accurate judgments about performance, say the investment trust analysts of stockbroker Wood Mackenzie. They accuse managers of not providing information which is full enough, consistent enough or frequent enough. Present methods of evaluating investment trust performance are crude compared with what could be achieved with better information.

FREE SHARE OFFER. Try Stockmarket Confidential free, and we'll give you your own portfolio of shares! "Your own Share Portfolio absolutely free!" Do you have sufficient funds at your disposal to find £200 or £1,000, once or twice a year, with which to play the market? Do you understand the logic of snapping up large quantities of "penny shares" with potential for really dramatic capital growth?

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FAMILY MONEY/6

A pedigree purchase

Two or three times in a life do wine investors have opportunity to buy vintage at opening prices. After that, vintage port is most in demand in the auction rooms.

October that year resulted in a wine that will be much sought after by investors. Mr Warre says they "anticipate a good lifespan. It will repay keeping until 25 years old."

offer through the trade, or it is simply a judgment on their production. Vintage is a sign to the trade, and particularly to the British and North American investor.



Some keep port as an investment - others drink it

John Smithies, the firm's former managing director, now retired, told me that he cannot remember in half a century a year with such good weather for port grapes.

of Beaconsfield, Findlater Mackie Todd of Wigmore Street, London, and Malmaison Wine Cellars, of London.

Current auction rates for vintage port*

Table with columns for years 1963, 1966, 1970, 1975, 1980 and rows for various wine types like 310, 300-320, 290-320, etc.

INTEREST RATES ROUND-UP

Current account - no interest paid, overdrafts - seven days, overdrafts - seven days, overdrafts - seven days...

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'We should have left him on that tax haven'

National Savings 2nd index-linked certificates. Maximum investment £10,000, excluding holdings of other issues.

Further details available from Chartered Institute of Public Finance & Accountancy, Loans Bureau (093 6361 between 10am and 2.30pm) see also on Prastel no 24808.

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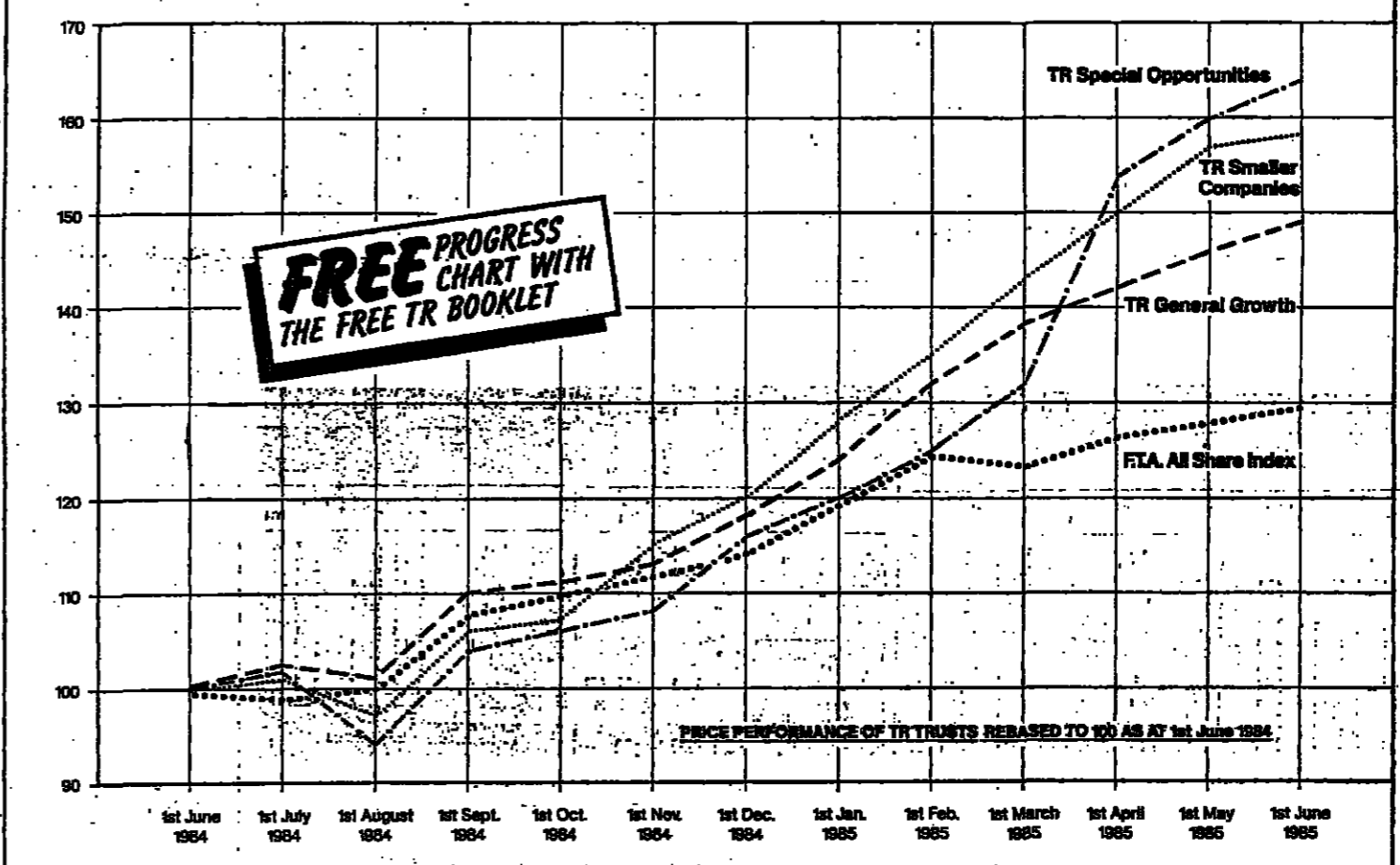
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ELECTRA RISK CAPITAL IV

TOUCHE REMNANT



FREE PROGRESS CHART WITH THE FREE TR BOOKLET

Are you with the first division?

Touche Remnant now has three unit trust funds in the top ten. What does this mean for investors?

Based on performance over the last 12 month period, Planned Savings now rates three of our funds in the top ten of all unit trusts.

Of course, like all funds, TR Smaller Companies will advance and retreat, but for the future, all we can say is that it is not luck that puts funds into the top ten and keeps them there.

performance. It also tells about TR's investment policies and about investment in unit trusts.

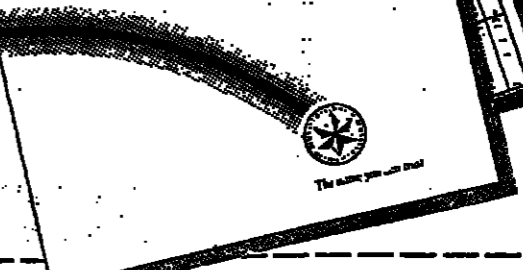
1 TR Special Opportunities Fund, which has risen by 66.7%.

TR General Growth Fund rises by 51.3%.

The TR General Growth Fund is invested in financially-strong companies with higher profit margins than average. The objective is vigorous growth and reasonable yield. The performance has been exceptional - and the fund is now firmly established as a leader: £500 invested at inception, January 1983, would now be worth £802* at current offer prices.

In a competition which more than 640 other unit trusts are trying to win, this is a sparkling performance indeed. Although most investment managers will hedge about the value of the ratings system, everybody wants to be top. Of course, there are funds with perfectly sound investment policies which will never make the top ten. And although unit trusts are medium to long-term investments, the charts emphasise short-term success. However, the rating system is not dying out!

Send for more information plus a free progress chart. There are eight TR unit trusts. This free booklet tells you about them and illustrates their performance.



TR Special Opportunities Fund rises by 66.7%. At the current offer price, £500 invested in TR Special Opportunities in January 1983 would now be worth £875*. Compare this return with any building society or bank deposit return. Or, for that matter, the returns from the other unit trusts.

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Name: _____ Address: _____

TR Smaller Companies Fund rises by 59.4%. The fund has performed well. During its first year, it raced to the first division. It has stayed there and is now 71.6% greater in value. The fortunate investors who subscribed to the fund on its inception have seen a minimum investment of £500 grow into £858* in 18 months at current offer prices.

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Base Lending Rates

Table listing base lending rates for various banks: ABN Bank, Adium & Company, Barclays, BCCI, Citibank Savings, Consolidated Credit, Continental Trust, Co-operative Bank, C. Hoare & Co, Lloyds Bank, Midland Bank, Nat Westminster, NSB, Williams & Glyn's, Citibank NA.

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THE TIMES UNIT TRUST INFORMATION SERVICE

Main table containing unit-linked insurance investment data. Columns include fund names, current values, and percentage changes. Funds are organized into sections like 'UNIT TRUST MANAGERS', 'GENERAL INVESTMENT', 'BANK & PROPERTY', etc.

UNIT LINKED INSURANCE INVESTMENTS

Table of unit-linked insurance investments. Columns include fund names, current values, and percentage changes. Funds are organized into sections like 'GENERAL INVESTMENT', 'BANK & PROPERTY', 'EQUITY', etc.

Vertical advertisement on the right side of the page, featuring text like 'Coe for stride over', 'Right', and 'Working'.

Racing: Caughen ensures first Royal Ascot jockeys' title with victory on Protection

Never So Bold warrants an 'unbeatable' tag from Piggott

By Michael Seely

Steve Caughen won the Ritz Club Trophy awarded to the leading rider at Royal Ascot when landing his fourth success of the meeting on Protection in yesterday's Britannia Stakes.

Never So Bold appeared to be the unsaddled colt in the unsaddled enclosure afterwards. "It's only a temporary thing and usually clears up after an hour or so," Armstrong said.

As a four-year-old Never So Bold won three valuable pattern races at Longchamp, Deauville and Ascot. Now, having gained his first group one success, he is to be aimed at the six-furlong July Cup at Newmarket, which is of the same status.

Speaking with all the bathos and dry sense of humour that the 11-times champion had exhibited since he won his first race at Ascot on Malka's Boy in 1952, Piggott said: "I don't intend telling you whether this will be my last Ascot or not, but I don't mind telling you that it's my final ride of the day, and I'm not sorry the way the rain is hissing down."

Piggott holds the post-war record of triumphs at the meeting, having ridden eight winners in 1963 and in 1975.



Willie Carson drives Time Machine (nearside) past Bridge Street Lady in yesterday's Wokingham Stakes

The changed ground conditions were also responsible for Jupiter Island's exceptionally easy victory over Scismic Wave and Raft in the Hardwicke Stakes. Knowing Raft's dislike of soft ground, the horses of successful Guy Harwood quickly refrained from backing Prince Khalid Abdullah's four-year-old as he eased from 8-13 to 5-6 in a quiet market.

Clive Brittain, slated to have added the Hardwicke to his victory in the Royal Hunt Cup with Come On The Blues on Wednesday said afterwards: "Lord and Lady Tavistock, who rode the old boys have just repurchased majority interest in Jupiter Island, and at the end of this season he will be retired to stud at Woburn."

Stakes to win by a neck. "I booked Willie about a week ago," Pat Hughes, the successful trainer said. "He said that the horse would nearly win if he could reproduce his English two-year-old form."

Pat Eddery shared second place in the riding honours with Piggott on three winners after the former champion had brought the valuable Witness to a cheery victory over Ravaro in the concluding Queen Alexandra Stakes.

Jeremy Tree had withdrawn Valuable Witness from Wednesday's Gold Vase because of the firm going, "I prayed to the Lord for rain and the rain made it possible to my prayers. Hallelu-

Skaramanga should keep flag flying for Warren Place

By Mandarin (Michael Phillips)

Henry Cecil and Steve Cuthbert look poised to end the week in style by landing a double at Ascot today with Skaramanga (4.10) and Musique Classique (4.10). Skaramanga has already beaten Golden Promise once this season at Newbury and how he is expected to do so again in the Churchill Stakes.

After winning at Newbury, Skaramanga created an extremely good impression when he won his only subsequent start at Newmarket. He missed Wednesday's Queen's Vase specially when he was given the opportunity and that hint should be taken.

Mac's Reef has been flying even higher this season. First he took on Slip Anchor at Newmarket at the beginning of May, then he contested the Irish 2,000 Guineas in which he finished fourth. At his best he will not go down without a struggle, but unlike Skaramanga he has an unknown quantity over today's distance of a mile and a half and at a distance of 4 1/2, Skaramanga is much preferred.

Musique Classique may be the last horse that Cecil saddles for Daniel Wildenstein. So victory in the Foxhill Stakes would be especially good for him. He has been improved greatly by yesterday's rain. Also she has a clear chance on form, because as a Newmarket winner she has beaten only a length and a half by Soprano, who then ran the race of her life here on Wednesday when she finished third to Al Bahathri

and Top Socialiste in the Coronation Stakes. The Cecil-Caughen combination is also represented in the EBF Ebor Stakes by Water Cay, whose winning form at Doncaster in May received a fillip at York only last week when Try Harder won there. However, I am led to believe that Water Cay's next today will be anything but a plain sailing. Beldale Star, who was runner-up to the speedy Stalker at Lingfield, Meet The Greek and Respect, second to the Queen's Vase when he was beaten by the nucleus of his opposition from those who have run.

Then there is the promising newcomer Akabardar to consider. By Great Nephew, he is the second foal of the 1979 Oaks winner Scintillate and my information is that he goes very well indeed. Shakun (4.40) a stable companion in Tom Jones's Newmarket yard, is thought capable of winning the Halifax Maiden Fillies race on her debut. From the only crop of the ill-fated Skaramanga she is out of a full sister to those fast horses, Bitty Girl and Hot Spark.

Yesterday's wet weather now portends a more favourable one for the 2.30 and Peckitts Well (3.00) will be hard to beat in their respective races. In The Shade, my selection for the High Yield Steel Stakes, looked ill at ease on firm ground at Newmarket when she was beaten by Boccia Lad and Trapez Artist. But when there was some give under foot at Newbury 10 days ago won very impressively.

Course specialists

Table with columns for course names (ASCOT, REDCAR) and race details including horse names, jockeys, and odds.

On top form... In brief... Unfamiliar position for Sills... Various snippets of racing news and analysis.

ASCOT section containing race listings for various events like EBF Ebor Stakes, Water Cay, and Skaramanga.

Ascot selections section providing expert picks and analysis for several races.

AVR section with race listings and selections for events like Tom Caxton Homebrew Apprentice Handicap.

Ayr selections section featuring picks for races at Ayr, including the 3.30 Danzing Zeta.

Redcar results section detailing the outcomes of races at Redcar, including the 1.30 Marmalade and 2.0 Mail on Sunday.

3.0 STEEL PLATE & SECTIONS VICTORY CUP (BBC) listing race details and participants.

3.55 CHURCHILL STAKES (BBC) listing race details and participants.

2.30 LONG JOHN SCOTCH WHISKY HANDICAP (ITV) listing race details and participants.

3.0 EBF ROMAN WARRIOR SHIELD (ITV) listing race details and participants.

4.0 BELLEISE STAKES (ITV) listing race details and participants.

Royal Ascot results

Table of Royal Ascot results, including the Churchill Stakes, Hardwicke Stakes, and Queen Alexandra Stakes.

Redcar selections

Redcar selections section providing expert picks for races at Redcar.

Warwick

Warwick section with race listings and selections for events like the 6.45 First Experience.

REDCAR (ITV)

REDCAR (ITV) section containing race listings and selections for various events.

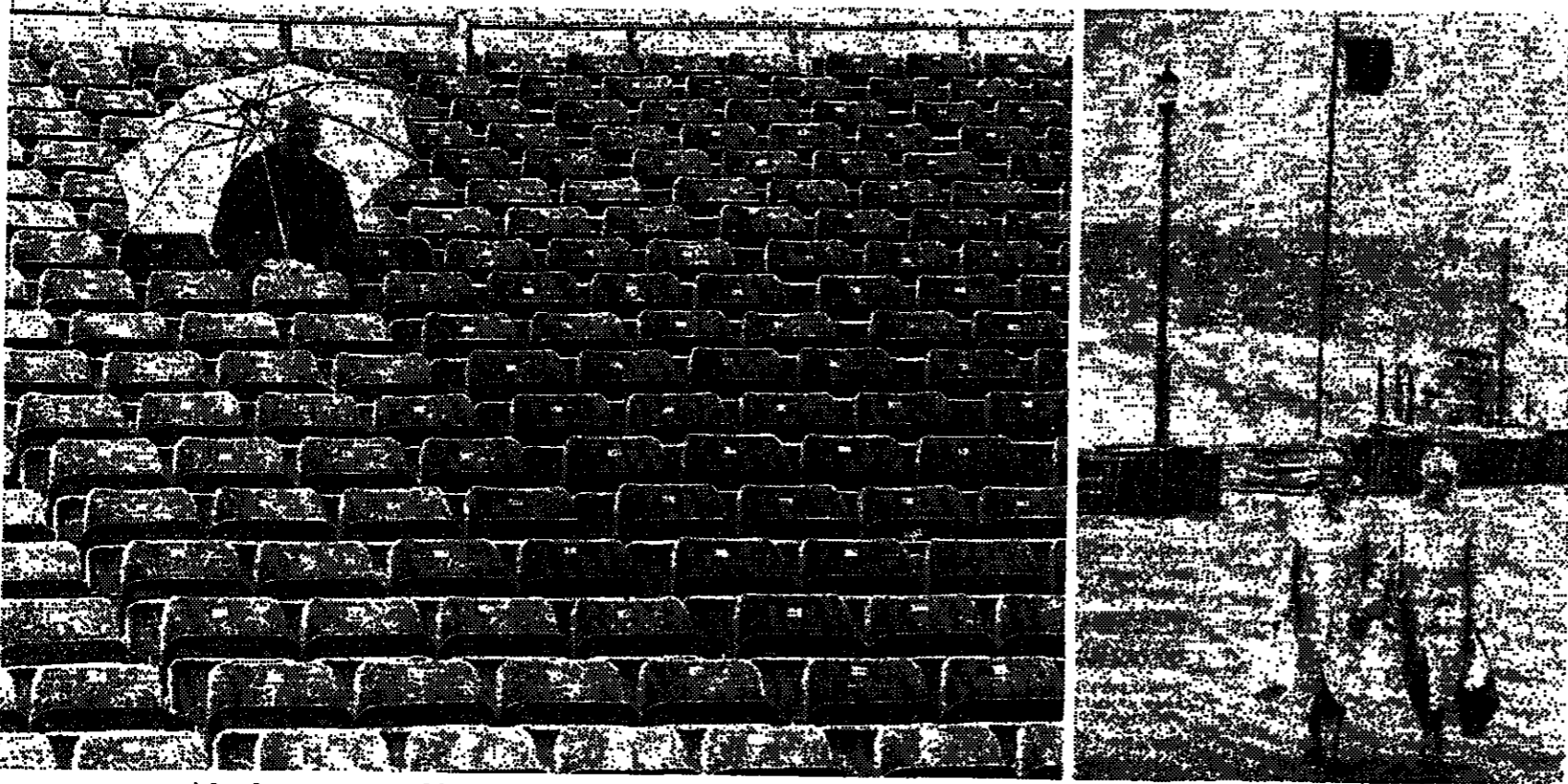
Warwick selections

Warwick selections section providing expert picks for races at Warwick.

Blinked first time

REDCAR 2.45 Skip To Shore 3.15 Paters Trider... Various news items and updates from the racing world.

Little play as gales keep the crowds away



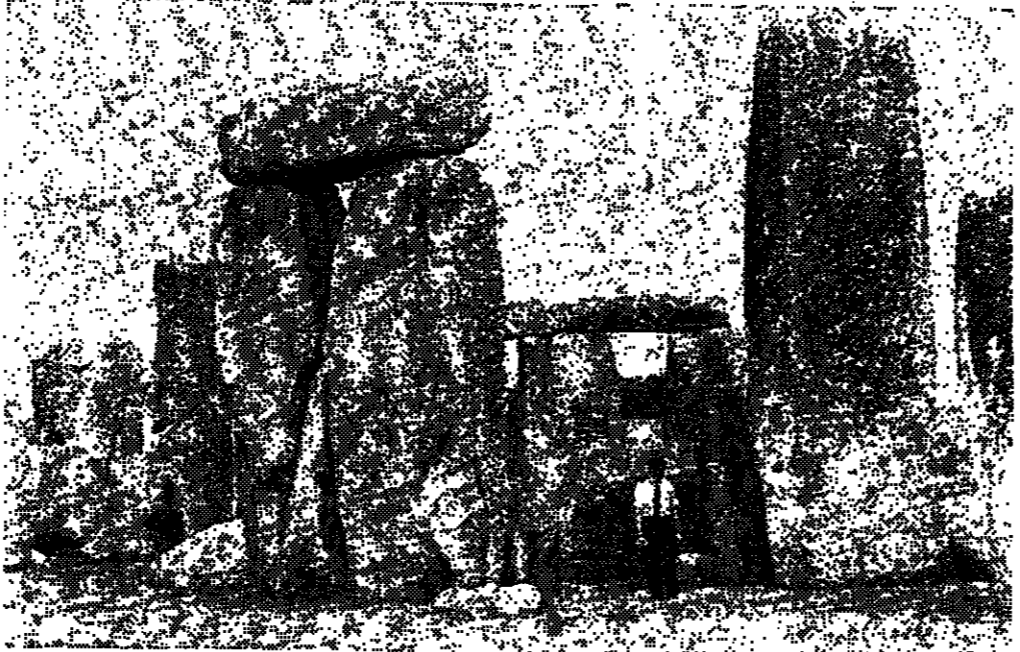
A lonely spectator watching the Eastbourne tennis tournament and red warning flags flying at Bournemouth beach.

Longest day without sunshine

Continued from page 1. Particularly wet. The average June rainfall for the capital is 1.9 inches; and only three-quarters of the way through the month it has already had 2.9 inches.

Defeat for hippies at Stonehenge

By Tim Jones. As dawn broke on the longest day of the year, the hippies who had threatened to invade Stonehenge remained huddled at their sodden encampment 20 miles away, blaming English Heritage, which prevented their festival at the site, even for the torrential rain.



A policeman guards Stonehenge from the hippies (Photograph: Chris Harris).

At the hippy camp, at Westbury, Wiltshire, which was surrounded by police, the weather curtailed plans to hold a pop festival. Schemes to walk across country to the monument were abandoned as the rain turned the exposed site into a quagmire.

Mr Sid Rawle, the unofficial spokesman for the hippies, said: "There is no way I am going to lead my people into a set piece battle."

Mr Rawle, said that English Heritage, one of the bodies which obtained an injunction prevented the hippies from staging a festival at Stonehenge, was responsible by its action for the terrible weather.

Hostages in clutches of pro-Iran extremists

Continued from page 1

murdered respectively in Libya and southern Lebanon. Those American embassy representatives still in Beirut all live and work in the Christian east of the city. Not one has ventured into the Muslim western sector since the hijack began. But advisers of Mr Reginald Bartholomew, the Ambassador, now realize that it could take days or weeks to free the hostages.

Letter from Beirut airport A take-away order not to be refused

It was three in the morning, with a hot breeze buffeting the old control tower. The hijackers were on the radio again. It was the menu they were troubled about. "We are fed up with these rotten cheese sandwiches," the voice snapped angrily in Arabic from the hijacked TWA jet outside the darkened terminal. "Send us Laham Bi-Ajin."

Courageous staff keep airline flying

"Me 303 is about to land," one of the controllers announced the other day while the Boeing 707 cruising down the western runway showed only too clearly that the Cairo flight had already touched down. Yet the airport staff are a courageous group of men and women, working on amid the grubby corridors and the gunmen to maintain their country's international communications. No other airline could keep flying in such conditions.

Gunmen lounge around tower

If these preposterous exchanges seem a trifle outlandish, it should be said at once that they are entirely in keeping with the atmosphere in the world's most dangerous airport. Mr George Shultz, the US Secretary of State, wrote to him to seek his help in securing the release of the hostages, and the President's head of Army Intelligence, Colonel Simon Kassis, last contacted both Mr Berni and the US embassy in east Beirut. All, it seems, to no avail.

THE TIMES INFORMATION SERVICE

Solution of Puzzle No 16,764. A crossword puzzle grid with filled-in words.

Solution of Puzzle No 16,769. A crossword puzzle grid with filled-in words.

The Times Crossword Puzzle No 16,770. A crossword puzzle grid.

A prize of The Times Atlas of the World (comprehensive edition) will be given for the first three correct solutions... The winners and solution will be published next Saturday.

ACROSS 1 Face Cockney's feverish disputation by logic (9).

DOWN 1 Cowardly in war like young Lochinvar's rival in love (9).

Today's events. Royal engagements: Princess Anne, President, Save the Children Fund...

In the garden. Thin and weed seedlings of flowers or vegetables before they grow too large...

Gardens open. Pe-Faces for sale. For sale: 7 School Lane, Clontarf, West, Easter...

Pollen count. The pollen count for London and the South-east issued by the Asthma Research Council at 10am yesterday was 6 (very low).

The pound. Bank of England. Bank of America. Bank of Paris.

Roads. Scotland: A78, Arbroath, Apr, Highland Council...

Anniversaries. TODAY: Births: Giuseppe Mazzini, 1805; Sir Henry Radd...

Portfolio. For readers who may have missed a copy of The Times this week, we repeat below the week's Portfolio price changes.

Lighting-up time. London 6.52 pm to 4.14 am. Bristol 10.01 pm to 4.24 am.

Yesterday. Temperatures at midday yesterday: C, cloudy; F, 47, rain, C, 50.

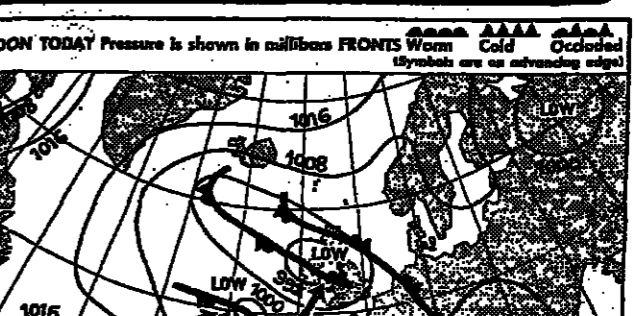
Weather. London, East Angles, Midlands, Wales, Channel Islands...

High tides. TODAY. London Bridge 4.23 AM, 5.21 PM...

Around Britain. Sun Rain Max Min C F.

London. Yesterday: Temp: over 7 am to 7 pm, 15C...

Abroad. ALGERIA: C, cloudy, drizzle; F, 47; fog; rain, sun, snow.



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Various small advertisements and notices on the right margin, including 'THE 1785', 'Tomato', 'Callons', 'The Times', 'Ballot', 'Pope's r', 'Rosberg', and 'Alliance'.